

In re:
Harry Rivera
Iris R. Rivera
Debtors

Case No. 18-12390-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Aug 20, 2021

Form ID: 318

Total Noticed: 89

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:

Recip ID	Recipient Name and Address
db	+ Harry Rivera, 223 West 38th Street, Reading, PA 19606-3002
jdb	+ Iris R. Rivera, 214 Opal Avenue, Reading, PA 19606-1638
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14088748	+ AmeriHome Mortgage, P. O. Box 77407, Ewing, NJ 08628-6407
14103567	+ AmeriHome Mortgage Company, LLC, c/o McCabe, Weisberg & Conway, P.C., 123 South Broad Stret, Suite 1400, Philadelphia, PA 19109-1060
14124602	+ AmeriHome Mortgage Company, LLC c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14127486	+ Ark Law Group, PLLC, 1715 114th Avenue SE, Suite 220, Bellevue, WA 98004-6906
14088750	+ Benchmark Federal Credit Union, P. O. Box 2387, West Chester, PA 19380-0114
14088751	Benchmark Federal Credit Union, P. O. Box 31112, Tampa, FL 33631-3112
14088752	+ Bianca Rivera, 1519 Palm St., Reading, PA 19604-1856
14088759	+ Commonwealth of PA, Office of Attorney General, 14th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14088762	+ Diamond Credit Union, 1600 Medical Dr., Pottstown, PA 19464-3242
14088763	Diamond Credit Union, P. O. Box 31112, Tampa, FL 33631-3112
14610569	+ Digestive Disease Associates, 1011 Reed Avenue, Suite 300, Wyomissing, PA 19610-2002
14610571	+ GT Auto Sales LLC, 1100 Lancaster Avenue, Reading, PA 19607-1612
14088767	HC Processing Center, P. O. Box 802, Springdale, AR 72765-0802
14088768	+ Integrated Medical Group PC, 82 Tunnel Rd., Pottsville, PA 17901-3869
14110305	+ Met-Ed, 101 Crawfords Corner Rd Bldg#1 Ste 1-511, Holmdel, NJ 07733-1976
14088771	Met-Ed, 76 S. Main St. A-RPC, Akron, OH 44308-1890
14279387	MidFirst Bank, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14243112	+ MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14088773	+ Nestle Waters North America, 375 Paramount Dr., Raynham, MA 02767-5154
14097645	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
14088774	Nissan Motor Acceptance Corp., P. O. Box 660360, Dallas, TX 75266-0360
14088775	+ Northland Group Inc., P. O. Box 390846, Mail Code CPK9, Minneapolis, MN 55439-0846
14088777	Patient First, P. O. Box 758941, Baltimore, MD 21275-8941
14610574	Penn State St. Joseph Medical Center, P. O. Box 316, Reading, PA 19603-0316
14088778	Quest Diagnostics, P. O. Box 740775, Cincinnati, OH 45274-0775
14088779	+ Reading Health System, P. O. Box 16051, Reading, PA 19612-6051
14088781	+ Regency Finance Company, 3225 N. Fifth St., Ste. 8, Reading, PA 19605-2451
14088782	Scott J. Best, Esquire, Welsman, Weinberg & Reis Co., LPA, 170 S Independence Mall W, Ste 874W, Philadelphia, PA 19106-3334
14088784	St. Christopher's Pediatric Assoc., SCHC Pediatric Associates LLC, P. O. Box 828699, Philadelphia, PA 19182-8699
14088785	+ St. Joseph Medical Center, Patient Financial Services, 1643 Lewis Ave., Ste. 203, Billings, MT 59102-4151
14088786	St. Joseph Medical Group, P. O. Box 4985, Lancaster, PA 17604-4985
14610577	+ The Bank of Missouri - Total Visa, 2700 South Lorraine Place, Sioux Falls, SD 57106-3657
14105031	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14108036	+ Toyota Motor Credit Corporation, as servicer for Toyota Lease Trust, c/o KML Law Group, P.C., 710 Market Street, Suite 5000

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Philadelphia, PA 19106-2312
14088790 + Tri-County Area Fed. Credit Union, 1550 Medical Drive, Pottstown, PA 19464-3225
14110903 ++ VIVE FINANCIAL LLC, ATTN BANKRUPTCY, P O BOX 708670, SANDY UT 84070-8639 address filed with court., HC Processing Center, 380 Data Drive, Suite 200, Draper, UT 84020
14169511 + Web Loan USA, c/o Allocation Adjustment, P. O. Box 258, Phoenix, AZ 85001
14088795 West Reading Radiology Assoc., 2 Meridian Blvd., Second Fl., Wyomissing, PA 19610-3202

TOTAL: 45

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Aug 21 2021 03:33:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	EDI: PENNDEPTREV	Aug 21 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 20 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 20 2021 23:29:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14610566	+ EDI: ATTWIREBK.COM	Aug 21 2021 03:33:00	AT&T, 4331 Communications Drive, Flr. 4W, Dallas, TX 75211-1300
14088749	+ Email/Text: rperez@arcadiarecovery.com	Aug 20 2021 23:29:00	Arcadia Recovery Bureau, 645 Penn St., Reading, PA 19601-3559
14088754	EDI: CAPITALONE.COM	Aug 21 2021 03:33:00	Capital One, P. O. Box 30281, Salt Lake City, UT 84130-0281
14088753	EDI: CAPITALONE.COM	Aug 21 2021 03:33:00	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14088755	EDI: CAPITALONE.COM	Aug 21 2021 03:33:00	Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281
14112475	EDI: BL-BECKET.COM	Aug 21 2021 03:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14610567	+ Email/Text: bankrupt@choicerecovery.com	Aug 20 2021 23:29:00	Choice Recovery Inc., 1105 Schrock Road, Suite 700, Columbus, OH 43229-1168
14114151	+ Email/Text: bankruptcycollections@citadelbanking.com	Aug 20 2021 23:29:00	Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119
14088757	+ Email/Text: bankruptcycollections@citadelbanking.com	Aug 20 2021 23:29:00	Citadel Federal Credit Union, P. O. Box 72147, Thorndale, PA 19372-0147
14088758	+ EDI: CITICORP.COM	Aug 21 2021 03:33:00	Citi Card, P. O. Box 6500, Sioux Falls, SD 57117-6500
14088760	+ EDI: CCS.COM	Aug 21 2021 03:33:00	Credit Collection Services, 725 Canton St., Norwood, MA 02062-2679
14610568	Email/PDF: creditonebknotifications@resurgent.com	Aug 20 2021 23:37:14	Credit One Bank, P. O. Box 98872, Las Vegas, NV 89193-8872
14088761	+ Email/Text: dsgrdg@ptdprolog.net	Aug 20 2021 23:29:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Ave., Reading, PA 19606-2711
14121747	+ EDI: AIS.COM	Aug 21 2021 03:33:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14088764	EDI: DCI.COM	Aug 21 2021 03:33:00	Diversified Consultants, Inc., P. O. Box 551268, Jacksonville, FL 32255-1268

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14088765	+ Email/Text: bknotice@ercbpo.com	Aug 20 2021 23:29:00	Enhanced Recovery Company, P. O. Box 57547, Jacksonville, FL 32241-7547
14088766	EDI: BLUESTEM	Aug 21 2021 03:33:00	Fingerhut Credit Acct. Svs., P. O. Box 1250, Saint Cloud, MN 56395-1250
14610570	+ EDI: AMINFOFP.COM	Aug 21 2021 03:33:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
14123950	EDI: JEFFERSONCAP.COM	Aug 21 2021 03:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14088756	EDI: JPMORGANCHASE	Aug 21 2021 03:33:00	Chase, P. O. Box 15298, Wilmington, DE 19850-5298
14088770	Email/Text: PBNCNotifications@peritussservices.com	Aug 20 2021 23:29:00	Kohl's, P. O. Box 3043, Milwaukee, WI 53201-3043
14118801	+ EDI: MID8.COM	Aug 21 2021 03:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14446038	+ EDI: AISMIDFIRST	Aug 21 2021 03:33:00	MidFirst Bank, 999 NW Grand Boulevard Suite 100, Oklahoma City, OK 73118-6051
14088772	+ Email/Text: Bankruptcies@nragroup.com	Aug 20 2021 23:29:00	National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
14102608	EDI: AGFINANCE.COM	Aug 21 2021 03:33:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14088776	EDI: AGFINANCE.COM	Aug 21 2021 03:33:00	OneMain, Spring Towne Center, 2663 Shillington Rd., Ste. E, Sinking Spring, PA 19608-1758
14116559	EDI: PRA.COM	Aug 21 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14118958	EDI: Q3G.COM	Aug 21 2021 03:33:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
14610575	+ Email/Text: joey@rmscollect.com	Aug 20 2021 23:29:00	Receivables Management, 1807 Huguenot Road, Suite 118, Midlothian, VA 23113-5604
14088780	+ Email/Text: joey@rmscollect.com	Aug 20 2021 23:29:00	Receivables Management Systems, P. O. Box 8630, Richmond, VA 23226-0630
14088783	EDI: AISSPRINT	Aug 21 2021 03:33:00	Sprint Customer Service, P.O. Box 8077, London, KY 40742
14089582	+ EDI: RMSC.COM	Aug 21 2021 03:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14088787	EDI: RMSC.COM	Aug 21 2021 03:33:00	Synchrony Bank, P. O. Box 965064, Orlando, FL 32896-5064
14088788	EDI: TFSR.COM	Aug 21 2021 03:33:00	Toyota Motor Credit Corp., 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
14610576	+ EDI: PHINGENESIS	Aug 21 2021 03:33:00	The Bank of Missouri - Milestone, P. O. Box 4499, Beaverton, OR 97076-4499
14378379	EDI: BL-BECKET.COM	Aug 21 2021 03:33:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14088789	+ Email/Text: bankruptcydepartment@tsico.com	Aug 20 2021 23:29:00	Transworld Systems Inc., 500 Virginia Dr., Ste. 514, Fort Washington, PA 19034-2733
14088791	Email/Text: bkrey@ugi.com	Aug 20 2021 23:29:00	UGI Utilities, Inc., P. O. Box 13009, Reading, PA 19612-3009
14088792	+ Email/Text: bankruptcy@unum.com	Aug 20 2021 23:29:00	Unum, 1 Fountain Square, Chattanooga, TN 37402-1306
14110903	Email/Text: bankruptcynotices@vivecard.com		

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		Aug 20 2021 23:29:00	HC Processing Center, 380 Data Drive, Suite 200, Draper, UT 84020
14088793	+ EDI: VERIZONCOMB.COM	Aug 21 2021 03:33:00	Verizon, 500 Technology Dr., Suite 550, Weldon Springs, MO 63304-2225
14088794	EDI: RMSC.COM	Aug 21 2021 03:33:00	Wal-Mart, Synchrony Bank, P. O. Box 965060, Orlando, FL 32896-5060

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
14610572	*+	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14610573	*	Patient First, P. O. Box 758941, Baltimore, MD 21275-8941
14088769	##+	Keystone Kidney Assoc., PC, 2701 Blair Mill Rd., Ste. 30, Willow Grove, PA 19090-1041

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2021 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor AmeriHome Mortgage Company LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
DAVID S. GELLERT	on behalf of Debtor Harry Rivera dsgrdg@ptdprolog.net
DAVID S. GELLERT	on behalf of Joint Debtor Iris R. Rivera dsgrdg@ptdprolog.net
RAYMOND M. KEMPINSKI	on behalf of Creditor AmeriHome Mortgage Company LLC raykemp1006@gmail.com, raykemp1006@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
SARAH ELISABETH BARNGROVER	on behalf of Creditor MidFirst Bank amps@manleydeas.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Nissan Motor Acceptance Corporation servicer for Nissan-Infiniti, Lt ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Harry Rivera</u>	Social Security number or ITIN	xxx-xx-5053
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Iris R. Rivera</u>	Social Security number or ITIN	xxx-xx-5930
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-12390-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Harry Rivera

Iris R. Rivera

8/20/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.